

Manufacturers, Wholesalers and Contractors

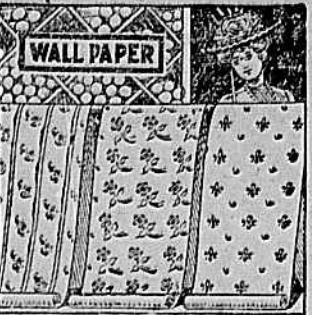


Stephen A. Ellison & Co., Inc.

DISTRIBUTORS

Superior Portland Cement Company

Every Barrel Inspected and Tested by
Froehling & Robertson.



Now is the time to have that furnace or heater put in shape for the winter.

We employ skilled mechanics only.

Phone 800.

R. L. Peters,
Phone 1602

Mahoney & Weisiger
523 East Main Street.

BLOW-PIPE SYSTEMS

for Mills and Factories.
WE GUARANTEE TO HANDLE IN A SATISFACTORY MANNER
Materials, Dusts, Steam and Odors.
Smoke Stacks, Tanks, Ventilators and Sheet Metal Work.
Virginia Blower and Manufacturing Co.
Heating and Ventilating Engineers,
Richmond, Va.

MARKETS

(Continued From Fifth Page.)
receipts, 2,562 barrels; shipments, 4,510 barrels; stocks, 153,513 barrels.

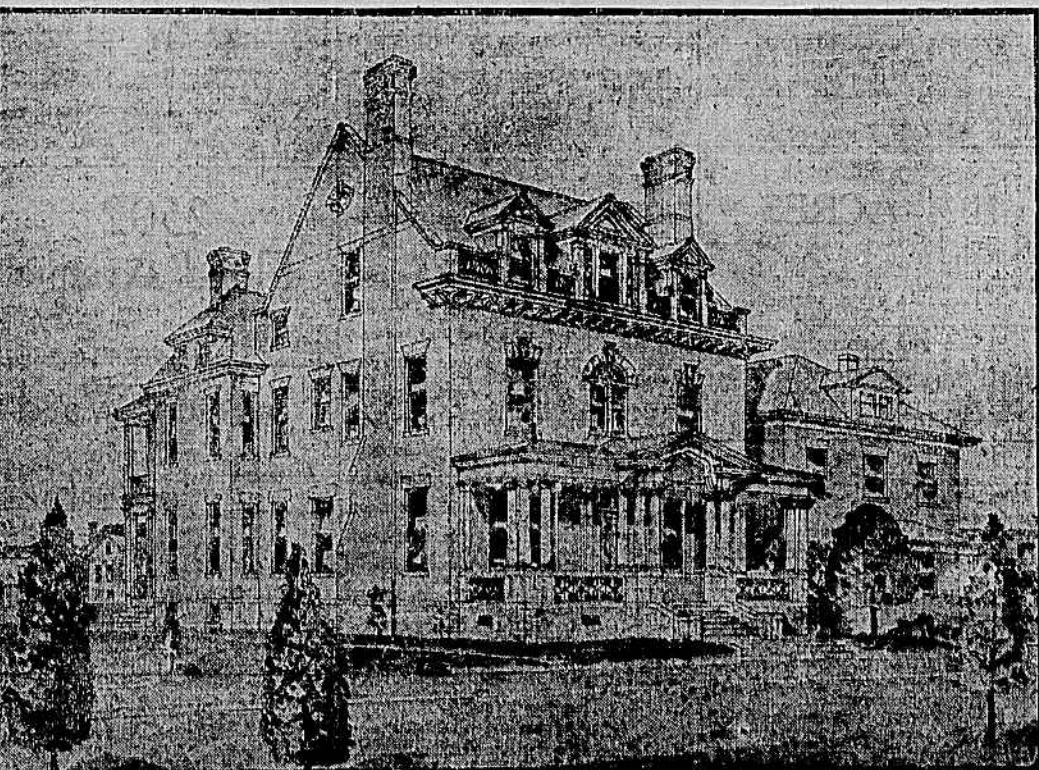
MAKING INTELLIGENCE

PORT OF RICHMOND, SEPT. 12, 1908.
ARRIVED.
Steamer Brandon, Harney, Norfolk, merchandise and passengers, Old Dominion Line.
Steamer Pocahontas, Graves, Norfolk and James River landings, merchandise and passengers, Virginia Navigation Company.
SAILED.
Steamer Brandon, Harney, Norfolk, merchandise and passengers, Old Dominion Line.
Barge Magnolia, Engel, James River, wood.

WEEK'S BANK STATEMENT

Decrease of Over Seven Million in the Reserve.
NEW YORK, September 12.—The statement of the clearing-house banks for the week (five days) shows that the banks hold \$51,922,825 more than the requirements of the 25 per cent. reserve rule. This is a decrease of \$7,652,125 in the proportionate reserve as compared with last week. The statement of averages for the week (five days) follows:
Loans, \$1,322,730,500; increase, \$21,992,100.
Deposits, \$1,420,051,900; increase, \$17,420,500.
Circulation, \$54,912,100; decrease, \$230,300.
Legal tenders, \$80,496,700; decrease, \$72,200.
Specie, \$326,511,600; decrease, \$2,574,200.
Reserve, \$107,008,300; decrease, \$3,289,000.
Reserve required, \$355,015,475; increase, \$4,355,125.
Surplus, \$51,912,825; decrease, \$7,652,125.
United States deposits, \$54,358,350; decrease, \$7,528,125.

HANDSOME HOME FOR MONUMENT AVENUE



This illustration presents the designs for a handsome residence to be erected for Mr. T. T. Adams on the south side of Monument Avenue, near Meadow. Mr. Adams is a large wholesale lumber dealer from Tennessee, who has recently made Richmond his home and business headquarters.

deposits of \$1,043,008,700; total cash on hand, \$101,189,100, and loans amounting to \$943,959,100.

PRODUCE MARKET.

There was little change in the condition of last week's market over that of the previous week. Receipts of chickens were much higher, and the market very active, with small and medium sizes selling promptly on arrival. Butter receipts continued light; very active market. The market for eggs continued firm and active; receipts were very light. Choice hand-picked apples and fancy large white Irish potatoes in fair demand at prices quoted. Merchants advise early shipments.

Apples—Summer—
\$1.10 to \$2 per barrel.
Potatoes—
Fancy Virginia, \$2.25 to \$2.50 per barrel.
Peanuts—
\$1 to \$1.75 per carrier.
Cantaloupes—
10 to 15 cents.
Yellow Onions—
\$1.25 to \$2.50 per barrel.
Poultry—
Spring chickens, large, 14 cents per pound.
Ducks, 11 cents per pound.
Hens, 10 cents per pound.
Roosters, 30 cents per pound.
Guineas, 25 cents apiece.

Eggs—
Crates, nearby, fresh laid, 22 cents per dozen.
Crates, from other sections, 22 cents per dozen.
Bacon and boxes, 20 to 21 cents per dozen.
Butter—
Choice family packed, 18 to 20 cents per pound.
Choice dairy packed, 18 to 20 cents per pound.
Medium store packed, 16 to 17 cents per pound.
Choice Virginia Bacon—
Small new hams, 15 to 17 cents per pound.
Smoked sides, 11 to 12 cents per pound.
Smoked shoulders, 10 to 11 cents per pound.
Prime country lard, 10 to 11 cents per pound.
Veal—
Choice, 7 cents per pound.
Lamb—
Spring, 5 to 6 cents per pound.
Fall, 5 to 6 cents per pound.
Sheep, 3 to 4 cents per pound.
Beef cattle, fair to prime, 3 to 5 cents per pound.
Large hogs, 51-2 to 61-2 cents per pound.

A Good Adv.

Is like a good salesman, in that it is quite as sure to prove profitable to the business it represents.

Good advertisements, like good things of any sort, are not produced by slap-dash methods and imitation ingredients.

While the pure food and drugs act does not apply definitely to the making of ads, there is an infallible law by which every advertisement is tested, viz., RESULTS.

A good advertisement of a good article, printed on this page, under the industrial card plan, is sure to bring good results.

an increase of traffic in the more valuable varieties of goods.

New Chromatic Iron Works in Russia.
Vice-Consul Harry Suslow sends from Moscow the statement that the Magness Company, owner of the iron works on the Ural, have decided to build a new factory, with an electric furnace, for melting chromium and chrome iron. The location will be on the river Satka, thirty miles (twenty miles) from their present works. The power for it will be supplied by utilization of the natural force of the river, which is full of waterfalls in that locality.

THE SMALL ELECTRIC MOTOR AND ITS WORK.

The electric motor is not only successfully replacing every other form of power drive throughout the great industries of this country and abroad, but it is fast abolishing all the old forms of hand labor. The fact that electric motors are built in all sizes down to 1-25 of a horse-power, and even lower, and that they can be readily attached to any machine, is one of the most important changes of the last few years. The different kinds of work which are daily required of these small motors is past all attempts at cataloging, and more extensive than any one would imagine. In this electrical age boots are blacked by motor power; stamps are cancelled at the post-office; ashes are cleaned; floors are cleaned; horses and dogs are clipped by the same power; typewriters and adding machines are driven by tiny motors; foot power is turned into electricity; candy pulled; ice crushed and so on without end. Wherever a tiny motor can be attached to any machine or device formerly operated by hand the change is being made, and the result is that every day human hands do less hard work.

Until the world awakened to the importance of the electric motor, and the great changes in manufacturing concerns as the General Electric Company and others sprang into being, little if any attention was paid to supplying manual labor with mechanical power. In large factories the small machines were grouped and run by line shafts and belts. About the same all the hard work was done by human hands. The shoemaker, the jeweler, the tailor, the shoemaker, the baker, the dentist and other professions used foot power to turn the wheels of their small machines. Small water motors, to be driven by water pressure from some small pipes, were an experiment, but proved to be too cumbersome and inconvenient. Besides, they could not be removed from a fixed locality on account of the waste of water. As it was demonstrated that the electric motor could be constructed small enough to run even the tiny jeweler's lathe, and the motor was improved to produce to drive other light machinery. Each day adds to the long list of motor-driven devices for the house, office and factory.

While it is probably more or less true that "woman's work is never done," electric power has made more towards making her domestic duties easier than any one thing. Almost the first domestic application of the electric motor was in the sewing machine. This device succeeded so well that others followed in rapid succession. Next came the motor-driven washing machine and wringer, which was perhaps the greatest boon to the good housewife ever conceived; the motor-driven vacuum cleaner, including the meat and vegetable grinders, the knife sharpener and silverware polisher; and next the motor-driven refrigerator machine, which has revolutionized the kitchen. Electric fans were applied to regulate the heating and ventilation of the home and to dry the clothes on rainy days. In the business man's office the small motor drives the fans and the ventilators. The letter-copying machines, the typewriter and the letter addressing and stamping machines, as well as the adding machines, are all run by motor power at a trifling cost and great saving of time over the old hand-power methods.

Artisans such as jewelers, tailors, locksmiths, tinkers, printers, carpenters and machinists make practical use of the small electric motor in their work. In the barber shops the air compressors and massage machines are driven by tiny motors. In the city stores the coffee is ground, ice crushed, cream frozen and a dozen and one things done quickly and well by motor-power. In the theatre the curtains are lifted by motor-power; in the churches the organ is blown and the building ventilated by motors; the up-to-date cobbler soles your shoes with a motor-driven machine while you wait, and the bootblack polishes the same shoes the next minute with the same power; cows are milked on the farm by electricity, and, in fact, most of the farm work on the electrical side is done by electric power. The new vacuum cleaners, motor-driven, are used to clean buildings. The darning machine, the dentist's motor, and the little motors instead of the old foot-power. And so on until almost every trade and almost every profession has adopted the electric motor as a source of power.

Live or Die You Win

Protects your FAMILY during productive age.
Protects YOURSELF in OLD AGE.
Low rate ENDOWMENT INSURANCE.
Pay ORDINARY LIFE rates and draw FACE VALUE of Policy while living. Address

W. A. CRENSHAW, Solicitor,
Mutual Benefit Life Insurance,
Eleventh and Bank Streets, Richmond, Va.

Financial Financial Financial

UNION BANK



Don't Keep Your Savings at Home

It is a very risky and dangerous thing to do. There is every possibility of your money being stolen from you, but the most unwise part of it all is that your money is dead when kept at home. When placed with a strong bank it grows during the day and during the night.

The Oldest, Strongest and Safest Savings Bank in the South
Pays 3 per cent. interest compounded twice a year.
UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.

One of our Springfield, Mass., policyholders has received the following notice of his premium, due March 24, 1908:
Amount of premium, \$22.00
Less dividend, \$15.34
Cash due, \$6.66

Present age of insured, eighty-two years. Present age of ordinary life. The year's dividend is \$6.66 per cent. of the premium. Average dividends for the last twenty years was \$12.33 per cent. of the premium. Annual dividends distributed in 1907, \$1,151,014.

Massachusetts Mutual Life Insurance Company.

Incorporated 1851.
C. B. RICHARDSON, General Agent,
405 Mutual Bldg., Richmond, Va.

The Clifton Forge National Bank,

CLIFTON FORGE, VA.

Capital, - - \$50,000.00

W. G. MATTHEWS, President.
E. W. GRICE, Vice-President.
J. H. DREWRY, Cashier.
Four Per Cent. Interest Paid on Time Deposits.
Accounts by mail solicited, to which special attention will be given.

The Bank of Jarratts

JARRATT, VA.

Authorized Capital, \$25,000

Safe, Liberal, Courteous and Progressive.
Accounts from one dollar up solicited. We pay 4 per cent. on savings and time deposits.
OFFICERS—O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.
DIRECTORS—O. C. Wright, R. E. Jarratt, R. W. Jordan, F. L. Pedneau, S. H. Short, J. H. Grant, Joe D. Prince, G. T. Partridge, L. M. Creath, C. M. Brown, J. E. Person.

CITY BANK

OF RICHMOND, VA.

Capital, - - - - - \$400,000

Surplus and Undivided Profits, \$150,000

Would be pleased to receive the accounts of corporations, firms and individuals. Interest allowed on deposits in Savings Department.
WILLIAM H. PALMER, President.
E. B. ADDISON, Vice-President.
J. W. SINTON, Cashier.

The First National Bank of Clifton Forge,

CLIFTON FORGE, VA.

J. C. CARPENTER, President.
E. W. GRICE, Vice-President.
B. V. BOOTH, Cashier.
T. W. COX, Assistant Cashier.
Capital, - - - - - \$50,000
Surplus, - - - - - \$30,000
Does a general banking business. Solicits accounts of corporations, firms and individuals, and will give prompt and careful attention to all business entrusted to it.
4 Per Cent. Interest Allowed on Time Deposits.

MONEY TO LOAN

BY THE

Life Insurance Co. of Virginia

on desirable located business or residence property. For terms and conditions call on or address
Mr. J. T. LAWRENCE,
HOME OFFICE, RICHMOND, VA.

Legal Notices.

NOTICE IS HEREBY GIVEN THAT the Southern Interstate Bank (Inc.) will, in accordance with the terms of a demand note drawn by J. H. Montgomery September 30, 1908, offer for sale on the Richmond Stock Exchange at 11 o'clock MONDAY, September 14th, five hundred shares of the capital stock of the Ohio and Western Oil Corporation, to be held at that time to the highest bidder.
(Signed) SOUTHERN INTERSTATE BANK, INC.

W. M. HARBISTON, Pres. J. W. ROTHERT, Vice-Prest.
JOHN G. WALKER, 2d V.-Prest. ANDREW M. GLOVER, Cashier.

BROAD-STREET BANK

STATE AND CITY DEPOSITORY.

Capital, \$200,000. Surplus, \$50,000
530 East Broad Street.

AT YOUR SERVICE

We extend to you a cordial invitation to open an account with this Bank. We shall be glad to place at your service every facility that a careful, conservative Bank may offer, either in the form of commercial accounts subject to check, or a savings account paying 3 per cent. interest. Drafts and letters of credit issued available in all parts of the world.

The Foremost Consideration

in banking should be the protection of the depositor. Our long and successful career of forty-three years, our modern methods, our large capital (\$1,000,000) and surplus (\$700,000), together with the reputation of our directors and officers as experienced business men of unquestioned character and ability, is the protection WE offer. The small depositor receives the same courteous treatment as the large one.

The First National Bank

OF RICHMOND, VIRGINIA.

Banking House, 1104 East Main.

THE STRONGEST EVIDENCE

THAT

SCHMELZ BROTHERS, Bankers,

NEWPORT NEWS, VA.

Extend to their customers the very best Banking Facilities is the REMARKABLE GROWTH of their deposits as shown:
June 30th, 1906, - - - - - \$702,333.82
June 30th, 1907, - - - - - \$834,551.96
June 30th, 1908, - - - - - \$1,001,557.93
4 PER CENT. INTEREST ON SAVINGS ACCOUNTS—
MAIL DEPOSITS SOLICITED.

"Nothing Succeeds Like Success."

For the first four months of 1908 our business was TWO AND ONE-HALF TIMES that of the same months in 1907, and every one agrees that we did splendidly in 1907.

HONEST MANAGEMENT, LIBERAL POLICY CONTRACTS AND AMPLE MEANS MAKE A WINNING COMBINATION.

American National Life Insurance Company

OF LYNCHBURG, VA.

"The Most Progressive, Conservative Southern Company."

WALLACE A. TAYLOR, President.
R. F. BOPES, JNO. W. DANIEL, J. HOGE TYLER, Vice-Presidents.
NOBLE M. JORDAN, Secretary.

HENRY S. HUTZLER & CO.

BANKERS

1013 EAST MAIN STREET

SOLICIT YOUR BUSINESS AND PERSONAL ACCOUNTS. DEPOSITS SUBJECT TO CHECK. \$1.00 AND UPWARD RECEIVED. INTEREST ALLOWED—3 PER CENT. COMPOUNDED SEMI-ANNUALLY.

Put Your Money to Work!

Save a little each week and let it earn the interest for you. START WITH ONE DOLLAR.

Savings Bank of Richmond,

1117 East Main Street

R. A. PATTERSON, President. L. Z. MORRIS, Vice-President.
JAMES M. BALL, Cashier.

Branch, Cabell & Co.,

BANKERS,
1115 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

E. A. BARBER, E. A. BARBER, JR.
Phone 5221.
Accounting, Auditing, Organizing, Systematizing,
115 Mutual Building,
RICHMOND, VA.